



## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Joseph C. KAWAN, et al.

Group Art Unit: 3624

U.S. Serial No.: 09/276,823

Examiner: Alain L. Bashore

Filed: March 26, 1999

For: **SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING  
VALUE-STORING APPLICATIONS****RESPONSE TO NON-FINAL OFFICE ACTION**

U.S. Patent and Trademark Office  
Customer Window, Mail Stop Amendment  
Randolph Building  
Alexandria, VA 22314

Sir:

In response to the non-final Office Action mailed September 7, 2005, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks.

**Remarks** begin on page 2 of this paper.